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Derrick Brown

MS PATENT APPLICATION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: **U.S. Patent Application Entitled "SYSTEMS AND METHODS FOR ASSESSING THE POTENTIAL FOR FRAUD IN BUSINESS TRANSACTIONS" – Madill et al.**

Sir:

Transmitted herewith for filing is a disclosure including a title page, a 49 page specification, 26 pages of claims (Claims 1-157), and a one page abstract. In addition, we have also included drawings on 20 sheets (figures 1-26). The disclosure and drawings constitute the application of Robert P. Madill, Jr., Thomas Glenn Barger, James Lewis Rogers and Progress Qhaqhi Thabani Mtshali for the above-entitled invention.

Please note that this application is filed without an inventor Declaration and filing fees. Applicant requests the Patent and Trademark Office to accept this application and accord a serial number and filing date as of the date this application is deposited with the U.S. Postal Service for

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November 5, 2003
Page 2

Express Mail. Further, the Applicant requests that the NOTICE OF MISSING PARTS-FILING DATE GRANTED be sent to the undersigned Applicant representative.

Please address all correspondence in connection with this application to customer number 35690:

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Please date stamp and return the enclosed postcard to evidence receipt of this application.

Respectfully submitted,



Mark R. DeLuca
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EBM:bgb
Enclosures